On page 7, at line 5, please change "Java Chip" to --Java™ Chip--.

On page 7, at line 9, please change "a handshake protocol" to --handshake protocol software--.

On page 8, at line 7, please change "manner," to --manner;--.

On page 8, at line 27, please change "finger print" to --fingerprint--.

On page 19, at line 10, please change "mail boxes" to --mailboxes--.

On page 19, at line 22, please change "can" to --could--.

On page 19, at line 25, please delete "a" before "multiple-processor".

On page 23, at line 7, please change "mail box" to --mailbox--.

IN THE CLAIMS

Please amend claim 1 as follows.

1.   (Thrice Amended)   A method for automatically disbursing a first party's personal information to a receiving party authorized by the first party by transmitting said first party's personal information from a server computer operated by a service provider, said server computer coupled to a database, the method comprising the steps of:

establishing an account for the first party with the server computer;

assigning an identifier to the first party;

entering the first party's personal information, said first party's personal information comprising at least one of a plurality of information objects;

assigning at least one of a plurality of security levels to each information object at any granularity, thereby enabling access to individually selected portions of the user's personal information by individual receiving parties;

storing in the database the first party identifier, the information object and the security level assigned to the information object;

receiving a request, said request comprising at least the first party identifier;

in response to the request, selecting a first portion of the first party's personal information objects that could be transmitted to a [receiving] <u>second</u> party;

retrieving from the database the selected first portion of personal information objects; and

securely transmitting the retrieved first portion of personal information objects to the [receiving] <u>second</u> party.

2. (Amended) The method of claim 1, further comprising the steps of:
presenting an authorization by the [requester] <u>second party</u>; and
verifying the [requester] <u>second party</u>'s authorization.

3. (Amended) The method of claim 2, further comprising the steps of:
obtaining [a requester] <u>the second party</u> identifier;
if the [requester] <u>second party</u> is not authorized to receive the information, recording the [requester] <u>second party</u> identifier; and
rejecting the [requester] <u>second party</u>'s request for information.

4. (Amended) The method of claim 3, further comprising the steps of:
designating the [requester] <u>second party</u> as a junk requester if the [requester] <u>second party</u> presents a predetermined number of requests that are not authorized; and
generating an alarm indication.

7. (Amended) The method of claim 1, further comprising the steps of:
generating an authorization key; and
providing the authorization key to the [requester] <u>second party</u>.

8. (Amended) The method of claim 7, wherein the step of generating an

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authorization key comprises the steps of:

selecting at least one set of information objects, the set of selected information objects comprising at least one piece of [user's] the first party's personal information; and

creating a key to authorize access of the selected set of information objects.

9.   (Amended) The method of claim 7, wherein the step of generating an authorization key comprises the step of:

selecting the characteristics of [a requester] second party that can present the authorization key for information.

10.   (Amended) The method of claim 7, [wherein] further comprising the step of:

encoding the authorization key [is encoded] with at least one of a plurality of attributes [or criteria].

11.   (Amended) The method of claim 10, wherein the at least one of a plurality of attributes includes an attribute of a [requester] the second party who may present the authorization key [for release of information] to access the first party's information.

Please cancel claims 12 and 13 without prejudice. These claims will be added at the end as new claims depending from a new claim 44, which incorporates the language of claim 11.

18.   (Amended) The method of claim 1, wherein the step of securely transmitting the information object further comprises the step of:

transmitting the information object via [a] secure E-mail or public key encryption.

23. (Twice Amended) The method of claim 1, wherein the step of receiving a request message from the [requester] second party comprises the step of:

receiving a query for the first party's personal information in a readily executable form.

Please cancel claim 25 without prejudice.
Please amend claims 26-30 as follows.

26. (Twice Amended) A program storage device readable by a processor, said storage device tangibly embodying a program of instructions executable by the processor to perform the method steps for secure delivery of a first party's personal information via a communication network, said [program of instructions] method steps comprising:

[program of instructions to store a] storing the first party's personal information, said first party's personal information comprising at least one of a plurality of information objects;

[program of instructions to associate] associating each information object with [a first] at least one of a plurality of security clearance levels at any granularity;

[program of instructions to receive] receiving a request message to access the first party's personal information, said request message comprising an authorization key to access a first portion of the first party's personal information, said authorization key indicative of a second security clearance level;

[program of instructions to compare] comparing the first security clearance level and the second security clearance level to determine an appropriate overall clearance level;

[program of instructions to match] matching the request message and the overall clearance level with a second portion of the first party's personal

information; and

[program of instructions to securely transmit] securely transmitting the second portion of the first party's personal information.

27. (Twice Amended) The program storage device of claim 26, further comprising program of instructions executable by the processor to perform the method steps of:

[program of instructions to authenticate] authenticating the request message.

28. (Twice Amended) The program storage device of claim 26, further comprising program of instructions executable by the processor to perform the method step of:

[program of instructions to establish] establishing a secure audit trail of each access of the first party's personal information.

29. (Twice Amended) The program storage device of claim 28, wherein the program of instructions executable by the processor to perform the method step of [to establish] establishing a secure audit trail include program of instructions executable by the processor to perform the method step of [to record] recording an identifier to identify a party that receives the first party's personal information.

30. (Twice Amended) The program storage device of claim 28, wherein the program of instructions executable by the processor to perform the method step of [to establish] establishing the secure audit trail include program of instructions executable by the processor to perform the method step of [are configured to record] recording an identifier to identify [the requester] a second party.